



Written Testimony Regarding HB5132 / HB 5133
Submitted to the House Health Policy Committee
By the Michigan Affiliates of Susan G. Komen for the Cure®

Thank you for the opportunity to provide written testimony to the House Health Policy Committee in support of HB 5132/HB 5133, which would require equal access in insurance coverage of oral and intravenous chemotherapy drugs.

Susan G. Komen for the Cure® believes health decisions should be made between a patient and her doctor. These decisions will depend on many factors such as age, type of cancer and the characteristics of the cancer. Deciding on a particular treatment option is as much a personal matter as it is a medical one. Treatment decisions should not be constrained by financial factors. People who are fighting cancer should be protected from high out-of-pocket medical costs that could lead to financial hardship and even bankruptcy.

Chemotherapy is the use of anti-cancer drugs to kill or disable cancer cells. It is a treatment option for many types of cancer, but it is used differently depending on how advanced the cancer is. Chemotherapy drugs can be taken orally by pill or capsule, or injected intravenously. Typically, a combination of two or three chemotherapy drugs is used. Intravenous drugs must be given in a hospital or physician's office.

Oral chemotherapy is quickly emerging as an attractive option for select patients who, with support from their doctors, will comply with the prescribed oral regimens and self-monitor for potential complications. While oral chemotherapy drugs have been around for decades, they have been developing at an increasing rate in recent years. In fact, more than a quarter of the 400 anti-cancer agents in the pipeline today are intended as oral drugs. What's more, some of these oral drugs do not have an intravenous equivalent and are only available in a pill form, making oral chemo a necessary therapy for many people undergoing cancer treatment.

Unfortunately, health insurance practices lag behind the state of the science. As a result, there is a significant difference in the amount cancer patients in the U.S. must pay out of pocket for an oral drug and how much they pay for an intravenous product. Intravenous therapies are traditionally covered under a medical benefit, under which most patients are only responsible for an office copayment for each visit and are not required to pay a separate fee for the intravenous drug. By contrast, oral chemotherapy is generally covered under a prescription drug benefit, which tends to have higher copayments.

Oral chemotherapy drugs can be extremely expensive. And because of oral chemotherapy's higher levels of cost sharing, patients may be exposed to very high out-of-pocket costs. While some copayments have remained low, particularly for generic drugs, some patients face out-of-pocket costs of hundreds or even thousands of dollars a month.

Komen supports efforts at the state level to require group and individual health insurance coverage and group health plans to provide coverage for oral cancer drugs on terms no less favorable than the coverage provided for intravenously-administered chemotherapy. At the same time, we must ensure that in adopting oral chemotherapy access legislation, health insurers are not allowed to reduce coverage for intravenous therapies.

The five Komen Affiliates serving Michigan including, Mid-Michigan, West Michigan, Southwest Michigan, Northwest Ohio and Detroit have long been committed to the fight against breast cancer right here in our state. Together, our Affiliates invested nearly \$2.5 million in local communities last year alone for early detection and treatment of breast cancer and for breast health education and outreach. As Michigan has the ninth highest breast cancer mortality rate in the country¹, we know how deeply important it is for all cancer patients to have fair and equal access to the therapies that may save their lives. As such, the Komen Michigan Affiliates support HB 5132 / HB 5133 and urge you to pass this critical legislation.

Thank you for your consideration.

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¹State Cancer Profiles, Death Rate Report by State, Death Years through 2008